

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Katie L Vaughan § Case No. 17-11106
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joji Takada, Chapter 7 Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 9,600.00
(Without deducting any secured claims)

Assets Exempt: 92,200.00

Total Distributions to Claimants: 10,779.94

Claims Discharged

Without Payment: 560,994.88

Total Expenses of Administration: 2,220.06

3) Total gross receipts of \$ 13,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 13,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 381,505.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,220.06	2,220.06	2,220.06
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	50,000.00	52,290.54	52,290.54	10,779.94
GENERAL UNSECURED CLAIMS (from Exhibit 7)	49,569.63	38,409.65	38,409.65	0.00
TOTAL DISBURSEMENTS	\$ 481,074.63	\$ 92,920.25	\$ 92,920.25	\$ 13,000.00

4) This case was originally filed under chapter 7 on 04/07/2017 . The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/27/2019 By: /s/Joji Takada, Chapter 7 Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Real Estate	1110-000	11,000.00
Bank Account	1129-000	2,000.00
TOTAL GROSS RECEIPTS		\$ 13,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ally, PO Box 380902 Bloomington, MN 55438- 0902		28,225.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Plaza Home Mortgage, Mail Stop 1290 1 Corporate Drive, Ste 360 Lake Zurich, IL 60047-8945		353,280.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 381,505.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joji Takada	2100-000	NA	2,050.00	2,050.00	2,050.00
Associated Bank	2600-000	NA	170.06	170.06	170.06
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,220.06	\$ 2,220.06	\$ 2,220.06

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
	Internal Revenue Service, Department of the Treasury Kansas City, MO 64999-0010		50,000.00	NA	NA	0.00
1	Internal Revenue Service	5800-000	NA	52,290.54	52,290.54	10,779.94
TOTAL PRIORITY UNSECURED CLAIMS			\$ 50,000.00	\$ 52,290.54	\$ 52,290.54	\$ 10,779.94

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One, PO Box 30285 Salt Lake City, UT 84130- 0285		1,148.00	NA	NA	0.00
	Capital One, PO Box 30285 Salt Lake City, UT 84130- 0285		1,593.00	NA	NA	0.00
	Capital One/Saks, 3455 Highway 80 W Jackson, MS 39209		292.00	NA	NA	0.00
	Chase Card, PO Box 15298 Wilmington, DE 19850		12,492.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citibank, NA, c/o Midland Funding 2365 Northside Dr, #300 San Diego, CA 92108		3,629.00	NA	NA	0.00
	Citibank, NA, c/o Portfolio Recovery Assoc 120 Corporate Blvd, Ste 100 Norfolk, VA 23502		2,419.00	NA	NA	0.00
	Citibank/Sears, c/o LVNV Funding, LLC PO Box 10497 Greenville, SC 29603		1,882.00	NA	NA	0.00
	Comenity Bank, c/o Portfolio Recovery Assoc 120 Corporate Blvd, Ste 100 Norfolk, VA 23502		6,670.00	NA	NA	0.00
	Comenity Bank/Meijer, PO Box 182789 Columbus, OH 43218		1,349.00	NA	NA	0.00
	Crate and Barrel, c/o Jefferson Capital Systems LLC 16 Mcleland Rd Saint Cloud, MN 56303		913.00	NA	NA	0.00
	DuPage Medical Group, 15921 Collections Center Dr Chicago, IL 60693-0159		644.40	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	DuPage Medical Group, 15921 Collections Center Drive Chicago, IL 60693- 0159		1,751.23	NA	NA	0.00
	Kohls/Capital One, PO Box 3115 Milwaukee, WI 53201		967.00	NA	NA	0.00
	Kohls/Capital One, PO Box 3115 Milwaukee, WI 53201		364.00	NA	NA	0.00
	Nordstrom/TD, 13531 E Caley Ave Englewood, CO 80111		358.00	NA	NA	0.00
	Pottery Barn, c/o Jefferson Capital Systems LLC 16 McLeland Rd Saint Cloud, MN 56303		1,184.00	NA	NA	0.00
	SYNCB/Amer Eagle, PO Box 965005 Orlando, FL 32896		83.00	NA	NA	0.00
	SYNCB/Gap, PO Box 965005 Orlando, FL 32896		180.00	NA	NA	0.00
	Synchrony Bank/Lowes, PO Box 965005 Orlando, FL 32896		98.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	TD Bank USA/Target, PO Box 673 Minneapolis, MN 55440		1,549.00	NA	NA	0.00
	The Bureaus Inc, 650 Dundee Rd, Ste 370 Northbrook, IL 60062		1,034.00	NA	NA	0.00
	The Roomplace, c/o Jefferson Capital Systems 16 Mcleland Rd Saint Cloud, MN 56303		1,404.00	NA	NA	0.00
	WFFNB/Preferred Customer, 800 Walnut St Des Moines, IA 50309		4,221.00	NA	NA	0.00
	World Financial Network Bank, c/o Portfolio Recovery Assoc 120 Corporate Blvd, Ste 100 Norfolk, VA 23502		3,345.00	NA	NA	0.00
9	Bureaus Investment Group Portfolio No 15 Llc	7100-000	NA	292.06	292.06	0.00
3	CAPITAL ONE BANK (USA), N. A.	7100-000	NA	1,593.04	1,593.04	0.00
4	CAPITAL ONE BANK (USA), N. A.	7100-000	NA	1,148.31	1,148.31	0.00
7	Capital One, N.A.	7100-000	NA	364.10	364.10	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
5	Cavalry Spv I, Llc	7100-000	NA	557.24	557.24	0.00
2	Comenity Capital Bank/Paypal Credit	7100-000	NA	3,546.81	3,546.81	0.00
	Internal Revenue Service	7100-000	NA	5,460.50	5,460.50	0.00
10	Portfolio Recovery Associates, Llc	7100-000	NA	5,932.87	5,932.87	0.00
11	Portfolio Recovery Associates, Llc	7100-000	NA	6,670.39	6,670.39	0.00
12	Portfolio Recovery Associates, Llc	7100-000	NA	118.55	118.55	0.00
13	Portfolio Recovery Associates, Llc	7100-000	NA	136.14	136.14	0.00
14	Portfolio Recovery Associates, Llc	7100-000	NA	200.57	200.57	0.00
6	Td Bank, Usa	7100-000	NA	1,579.47	1,579.47	0.00
8	Wells Fargo Bank, N.A.	7100-000	NA	4,221.84	4,221.84	0.00
	Internal Revenue Service	7300-000	NA	6,587.76	6,587.76	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 49,569.63	\$ 38,409.65	\$ 38,409.65	\$ 0.00

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 17-11106 PSH Judge: Pamela S. Hollis Trustee Name: Joji Takada, Chapter 7 Trustee
Case Name: Katie L Vaughan Date Filed (f) or Converted (c): 04/07/2017 (f)
341(a) Meeting Date: 05/11/2017
For Period Ending: 03/27/2019 Claims Bar Date: 10/19/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Estate 22520 Oakfield Drive, Frankfort, IL 60423	389,000.00	155,000.00		11,000.00	FA
2. Vehicle 2013 Cadillac SRX, 75,000 mileage	12,000.00	0.00		0.00	FA
3. Household Goods Furnishings Used couches, dining room set, dressers	1,200.00	0.00		0.00	FA
4. Electronics Cell phones, refridgerator, television, CD player, DVD player, Stereo	1,200.00	0.00		0.00	FA
5. Clothing Used everyday work clothes	300.00	0.00		0.00	FA
6. Jewelry Wedding ring	500.00	0.00		0.00	FA
7. Bank Account Checking Chase Bank	3,000.00	1,870.00		2,000.00	FA
8. Bank Account Savings Chase Bank	470.00	0.00		0.00	FA
9. IRA ERISA Keough Pension Profit Sharing Plan 401k Gould & Ratner	70,000.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$477,670.00	\$156,870.00	\$13,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit 8

Look to sell primary real estate. - Joji Takada 7/18/2017

Settlement discussions with Debtor re: primary residence. - Joji Takada 10/27/2017

Settled interest in home; Awaiting final payment. - Joji Takada 12/15/17

Settled interest in home; Awaiting final payment. - Joji Takada 3/13/18

Confirming with tax professional re: returns. - Joji Takada 7/16/2018

TFR in process. - Joji Takada 10/26/2018

Initial Projected Date of Final Report (TFR): 10/31/2018

Current Projected Date of Final Report (TFR): 10/31/2018

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-11106
Case Name: Katie L Vaughan

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0510

Checking

Taxpayer ID No: XX-XXX3976

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/27/2019

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/18/17	1	Katie Vaughan	Settlement payment Debtor's buyout of estate's interest in primary residence	1110-000	\$10,000.00		\$10,000.00
10/06/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$9,990.00
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.85	\$9,975.15
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.35	\$9,960.80
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.81	\$9,945.99
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.79	\$9,931.20
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$13.34	\$9,917.86
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.74	\$9,903.12
04/16/18		Katie Vaughan	Settlement payment Final installment payment re: settlement of primary residence and nonexempt bank funds		\$3,000.00		\$12,903.12
			Gross Receipts \$3,000.00				
	1		Real Estate \$1,000.00	1110-000			
	7		Bank Account \$2,000.00	1129-000			
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.41	\$12,886.71

Page Subtotals:

\$13,000.00

\$113.29

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-11106
Case Name: Katie L Vaughan

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0510

Checking

Taxpayer ID No: XX-XXX3976

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/27/2019

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.16	\$12,867.55
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.51	\$12,849.04
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.10	\$12,829.94
01/14/19	1001	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2100-000		\$2,050.00	\$10,779.94
01/14/19	1002	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Final distribution per court order.	5800-000		\$10,779.94	\$0.00

COLUMN TOTALS	\$13,000.00	\$13,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$13,000.00	\$13,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$13,000.00	\$13,000.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0510 - Checking	\$13,000.00	\$13,000.00	\$0.00
	\$13,000.00	\$13,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$13,000.00		
Total Gross Receipts:	\$13,000.00		

Page Subtotals:

\$0.00

\$0.00